

Information to identify the case:

Debtor 1: Nauman Ali Social Security number or ITIN: xxx-xx-4979
 First Name Middle Name Last Name EIN: --_-----
 Debtor 2: Social Security number or ITIN: -----
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----
 United States Bankruptcy Court: Southern District of Texas Date case filed for chapter: 7 3/18/25
 Case number: 25-31476

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nauman Ali	
2. All other names used in the last 8 years	aka Nauman S Ali, aka Sheikh Ali	
3. Address	20810 Fair Walnut Way Katy, TX 77449	
4. Debtor's attorney Name and address	Alan Dexter Borden Resolve Law Group 801 Travis St Ste 2101 Houston, TX 77002	Contact phone 737-707-4217 Email: alan@resolvelawgroup.com
5. Bankruptcy trustee Name and address	Allison D Byman Byman & Associates PLLC 7924 Broadway Suite 104 Pearland, TX 77581	Contact phone 281-884-9269 Email: adb@bymanlaw.com

For more information, see page 2 >

Debtor **Nauman Ali**Case number **25-31476**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday Contact phone (713) 250-5500 Date: 3/19/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 17, 2025 at 03:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Meeting ID 392 013 6221, and Passcode 5794046120, OR call 1 346 489 7064 For additional meeting information go to www.justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/16/25 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Southern District of Texas

In re:
Nauman Ali
Debtor

Case No. 25-31476-mi
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0541-4

User: ADIuser

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Date Rcvd: Mar 19, 2025

Form ID: 309A

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ Nauman Ali, 20810 Fair Walnut Way, Katy, TX 77449-4994
12903711	+ Ace Funding Source, 295 Madison Ave 12th Floor, New York, NY 10017-6379
12903712	+ American Credit Acceptance, 4054 Willow Lake Blvd Suite 2096, Memphis, TN 38118-7045
12903715	+ Broadacres Capital LLC, 244 Madison Avenue, Suite 1180, New York, NY 10016-2817
12903716	+ C2 Advance, 1 SE 3rd Ave Ste 2720, Miami, FL 33131-1715
12903718	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
12903721	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box Box 182125, Jeffersonville, OH 43128
12903733	+ Meged Funding Group Corp, 40 Wall St, New York, NY 10005-1387
12903734	+ Meged Funding Group Corp, 12 Zeck Ct, Suffern, NY 10901-3426
12903737	+ Mohammad Waleed Sheikh, 6233 Turnwood Dr, Jamesville, NY 13078-9704
12903738	+ Mynt Advance, 100 Biscayne Blvd Ste 2303, Miami, FL 33132-2347
12903741	+ Raamco RBBC, LLC, 738 Bateswood Dr, Houston, TX 77079-5776
12903742	+ Rightway Home Solutions, 2404 S Grand Blvd Ste 215, Pearland, TX 77581-4256
12903743	+ Sandy A Millington, 3390 Mary St Ste 310, Miami, FL 33133-5258
12903745	+ Shabana Wadiwala, 16414 Pinion Vista Dr, Houston, TX 77095-6979
12903748	+ Tandem Advance, 263 West 38th St 13th Fl, New York, NY 10018-0280
12903750	Torro, LLC, 5965 South 900 Easte Ste 300, Salt Lake City, UT 84121
12903753	+ Winnie Howard, Attn: Wendell P. Shepherd, Sr., Esq., 9119 Highway 6 Ste 230, Missouri City, TX 77459-4879

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: alan@resolvelawgroup.com	Mar 19 2025 20:21:00	Alan Dexter Borden, Resolve Law Group, 801 Travis St, Ste 2101, Houston, TX 77002
tr	+ Email/Text: adb@bymanlaw.com	Mar 19 2025 20:22:00	Allison D Byman, Byman & Associates PLLC, 7924 Broadway, Suite 104, Pearland, TX 77581-7933
ust	+ Email/Text: ustpregion07.hu.ecf@usdoj.gov	Mar 19 2025 20:22:00	US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
12903714	^ MEBN	Mar 19 2025 20:18:52	AWA Collections, Attn: Bankruptcy, P O Box 6605, Orange, CA 92863-6605
12903713	Email/PDF: bncnotices@becket-lee.com	Mar 19 2025 20:43:45	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
12903717	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 19 2025 20:22:13	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Van Nuys, CA 91411
12903719	+ Email/Text: bnko@cprecovery.com	Mar 19 2025 20:23:00	Central Portfolio Control, Attn: Bankruptcy Attn: Bankruptcy, 10249 Yellow Circle Dr , Ste 200, Minnetonka, MN 55343-9111

District/off: 0541-4

User: ADIuser

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12903720	EDI: CITICORP	Mar 20 2025 00:09:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
12903722	+ EDI: WFNNB.COM	Mar 20 2025 00:09:00	Comenity Bk/Ulta, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
12903723	Email/Text: bankruptcy@credencerm.com	Mar 19 2025 20:23:00	Credence Resource Management, LLC, Attn: Bankruptcy, PO Box 2300, Southgate, MI 48195-4300
12903724	Email/PDF: creditonebknotifications@resurgent.com	Mar 19 2025 20:32:29	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
12903725	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2025 20:43:14	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
12903727	^ MEBN	Mar 19 2025 20:19:25	Eastern Account System, Inc., Attn: Bankruptcy 111 Park Ridge Rd, Brookfield, CT 06804-3981
12903728	+ EDI: AMINFOFP.COM	Mar 20 2025 00:09:00	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
12903729	+ EDI: JEFFERSONCAP.COM	Mar 20 2025 00:09:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14 Ave. E, Sartell, MN 56377-4500
12903731	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 20:32:30	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
12903732	Email/Text: legal@mckcap.com	Mar 19 2025 20:21:00	McKenzie Capital, LLC, 3390 Mary St Ste 310, Miami, FL 33133
12903736	Email/Text: ml-ebn@missionlane.com	Mar 19 2025 20:21:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
12903735	EDI: CBS7AVE	Mar 20 2025 00:09:00	Midnight Velvet, Attn: Bankruptcy 1112 7th Avenue, Monroe, WI 53566-1364
12903739	EDI: PRA.COM	Mar 20 2025 00:09:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
12903740	Email/Text: bankruptcy@possiblefinance.com	Mar 19 2025 20:21:00	Possible Finance, Attn: General Counsel, PO Box 98686, Las Vegas, NV 89193
12903746	Email/Text: bankruptcy@springoakscapital.com	Mar 19 2025 20:21:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
12903747	+ Email/Text: bankruptcy@sw-credit.com	Mar 19 2025 20:22:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
12903744	+ EDI: CBS7AVE	Mar 20 2025 00:09:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy 1112 7th Ave, Monroe, WI 53566-1364
12903751	Email/Text: txulec09@vistraenergy.com	Mar 19 2025 20:23:00	TXU Energy, PO Box 650764, Dallas, TX 75265-0764
12903749	+ Email/Text: #loanresolutions-bankruptcy@tdecu.org	Mar 19 2025 20:22:00	Texas Dow Employees Credit Union, Attn: Bankruptcy 1001 FM 2004, Lake Jackson, TX 77566-4012
12903752	^ MEBN	Mar 19 2025 20:17:44	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0541-4

User: ADIuser

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12903726 ##+ David Fogel, 1225 Franklin Ave Ste 522, Garden City, NY 11530-1753
 12903730 ##+ JJP Capital, LLC, 708 Main St Fl 10, Houston, TX 77002-3246

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Alan Dexter Borden	on behalf of Debtor Nauman Ali alan@resolvelawgroup.com ResolveLawGroup@jubileebk.net
Allison D Byman	adb@bymanlaw.com adb@trustesolutions.net; rww.trustee1@gmail.com; cadb11@trustesolutions.net; rah@bymanlaw.com; kst@bymanlaw.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 3